

## Consulting

Innovative lawyers and consultants, with specialist industry knowledge, working collaboratively across the globe. Legal, compliance and risk services, all under one roof.

Setting up or changing businesses, launching new products, managing regulatory change, responding to regulators, and much more.

High volume, routine legal processing also offered.

Delivering a unique, seamless client experience and value for money.

New business seeking to understand the regulatory landscape? Established business navigating regulatory change and oversight? Identified an actual or potential regulatory issue? Or just want some assurance that you're meeting your regulatory requirements? From the first step of getting to grips with the compliance, risk and legal implications to planning and implementing any operational changes, we're here to help you.

### **End to End Service**

We offer interpretation, planning, and implementation as an end to end service. You receive an efficient and effective solution that achieves your business and regulatory objectives at a lower cost than specialized consulting groups. All delivered under one roof, by deeply experienced specialists.

## Key contacts

**Emily Reid,**

London

**Mark Aengenheister,**

London

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## Areas of focus

Banking Services

Client Assets

Consumer Finance

Dealing with Financial Services  
Regulators

FinTech

Investment Products and Services

M&A, Business Transfers, and  
Restructuring in Financial Services

Market Infrastructure

Organizational Governance and  
Financial Institutions

Payment Services

Product Distribution and Financial  
Institutions

Regulated Outsourcing and  
Financial Institutions

Authorizations and Variations of

When regulatory requirements drive changes to business operations, we integrate and leverage technology and data driven solutions where required. You benefit from a seamless process provided by one firm, lowering the risk of project slippage and giving time back to your key stakeholders.

## Our Consulting Team

Specialist team of operational and regulatory consultants, with a broad range of backgrounds. Our people have worked for Regulators, large consultancies and a wide range of financial services institutions. We work with you to understand the operational, risk and compliance needs of your business. Our unique blend of experience then gives us the knowledge and insight to provide innovative and tailored solutions, with support from our market leading legal practice, where required.

We're here to help you:

<b>Regulatory Change</b> <ul style="list-style-type: none"><li>• Impact assessments on business operations</li><li>• Interpretation and advise on requirements</li><li>• GAP analysis</li><li>• Design and implement change programmes</li><li>• Post implementation analysis / assurance</li></ul>	<b>Complaints and Remediation</b> <ul style="list-style-type: none"><li>• Review, design and implement complaints management frameworks</li><li>• Design and deliver remediation programs</li><li>• Root cause analysis</li><li>• Outcome testing / quality assurance</li><li>• Provision of specialist resource</li></ul>
<b>Authorisations / Variations of permission</b> <ul style="list-style-type: none"><li>• Advise on requirements</li><li>• Support regulatory dialogue</li><li>• Review / draft regulatory business plans</li><li>• Review and design compliance frameworks and governance arrangements</li><li>• Implementation support</li></ul>	<b>Regulatory Health check</b> <ul style="list-style-type: none"><li>• Key regulatory risk analysis</li><li>• Current and future state assessments</li><li>• Review and design systems and controls</li><li>• Review and enhance compliance operating models</li><li>• Design and implement change programmes</li></ul>

Learn more about how we work with our clients by visiting our areas of focus, with supporting case studies.

## Representative experience

Advised a leading automotive services client on a remediation programme relating to insurance renewals and provided strategic and operational support with delivery. Drafted Voluntary Requirements, assisted with

Permission

Sustainable Finance & Investment

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population analysis and delivered fair outcomes aligned to regulatory requirements for all affected customers within the permitted timeframe.

Performed outcome testing on complaints received by a large payday lender in relation to unaffordable lending. Provided specialist case handling resource to support with high complaint volumes and mitigate the risk of regulatory requirements being breached.

Advised a Fintech offering checkout services for online retailers to on obtaining FCA permission to provide merchant acquiring services and supported the application process. Support included advice on regulatory requirements in relation to all aspects of payments activity, guidance on documents to be submitted to the FCA with the application for regulatory authorisation, provision of document templates and review and GAP analysis of drafted documentation.

Advised an international bank establishing a new digital retail bank in the UK. Supported throughout the authorisation process including product, policy and process design, advice on regulatory requirements, providing document templates for the PRA application and reviewing the end to end application package.

Undertook a compliance review for an international bank to determine whether it was meeting its requirements under PSD2. Activities included review of documented sales process, customer documentation and internal procedures, GAP analysis against regulatory requirements and production of a report highlighting compliance risks and suggesting potential enhancements to strengthen regulatory position.

Carried out a review of compliance uplift activity undertaken by an insurance broker, as part of wider due diligence relating to a potential purchase. Reviewed documentation evidencing implementation to provide assurance to the buyer that the uplift programme had been implemented as agreed. Scope included the

Insurance Distribution Directive, identification and treatment of vulnerable customers and product governance.

Conducted a compliance review for an international bank to determine whether it was meeting its creditworthiness and affordability requirements. Activities included review of documented sales process, GAP analysis against regulatory requirements, and production of a report highlighting compliance risks and suggesting activities to help the client better understand/remedy identified risks.

## Latest thinking and events

- News
  - Crypto news: Italy launches two public consultations on draft decrees on MICAR and TFR
- News
  - Frankfurt to host the EU Anti-Money Laundering Authority
- News
  - Thresholds up, investment down? Why Australia's sophisticated investor threshold increases could prove costly
- News
  - PSD3: European Parliament's ECON Committee adopts draft reports on PSR and PSD3
- News
  - Digital Transformation: The Influencers Podcast
- Insights and Analysis
  - Webinar: Data protection in the Middle East and Africa feat. Nigerian Data Protection Commissioner